Electronic Acknowledgement Receipt					
EFS ID:	6733405				
Application Number:	10709697				
International Application Number:					
Confirmation Number:	3696				
Title of Invention:	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS				
First Named Inventor/Applicant Name:	Kenneth William Austin				
Customer Number:	66569				
Filer:	Jonathan Berschadsky/DAVID NGUY				
Filer Authorized By:	Jonathan Berschadsky				
Attorney Docket Number:	03292.101850.				
Receipt Date:	31-DEC-2009				
Filing Date:	24-MAY-2004				
Time Stamp:	11:02:05				
Application Type:	Utility under 35 USC 111(a)				

# **Payment information:**

Submitted with Payment	no
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## File Listing:

				Part /.zip	(if appl.)
1	Power of Attorney	statement 03292101850.pdf	113173 99462c9358a4c9c0c7e312c1f1e9ac502c60 ef83	no	1

## Warnings:

## Information:

2 Power of Attorney	000powerofAttorneyform.pdf	542040	no	,	
2 Tower of Attorney	· ·	00cb5f48293d1d2d595e00128263de6a298 62865		2	
Warnings:					
Information:					
		Total Files Size (in bytes)	es): 655213		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.